

Abstract

Secure network transaction system obtains user-

5 authorized genetic term or bioinformatic profile, and

transacts online service according to genetically-based user

medical or other risk determined therefrom. Insurance

policy, promotional offer, or other service may dynamically

address genetically-based condition. Bioinformatic data

10 classifies user per personal mask which filters subset of

user genetic sequence. Risk profile may be calculated

according to actuarial statistics, genetics and/or heredity

using non-discriminatory rules specified for users in

temporal or jurisdictional groups. User transactions are

15 modifiable according to bioinformatic data representing

genetically-based risk increase or decrease. Data is

securely processed, modulated, and stored by network

server for remote access and transaction using various

portable user devices.

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